

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: Angel Mercado  
Felicia E. Mercardo,  
Debtors

Case No. 16-17879-REF  
**FIRST AMENDED CHAPTER 13 PLAN**

*(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in plural).*

Earnings of Debtor submitted to the control and supervision of Frederick L. Reigle, Esquire, Chapter 13 Trustee as follows: Debtor to pay Trustee the total sum of Thirty Nine Thousand Two Hundred One Dollars and Twenty-Six Cents (\$39,201.26) over a period of SIXTY months (60). Debtor to receive credit for monies paid to the Chapter 13 Trustee to date in the amount of \$1250.00 through April 2017. In May 2017, Debtor to pay 250.00 per month. Starting in June 2017, Debtor to pay to the Trustee 300.00 per month for 43 months. Starting in January 2021, Debtor to pay the Trustee 2254.66 per month for the balance of the Plan which represents 11 more months.

I. From the payments so received, the Trustee shall make disbursements as follows:

a. Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507, as follows:

I. Trustee's commissions.

II. Approved attorney's fees for services rendered by Mendelsohn & Mendelsohn, P.C. in this Bankruptcy proceeding in the amount of \$3300.00

b. Holders of allowed secured claims shall be provided for as follows:

I. M&T Bank - Real-estate located at 1522 Lacrosse Avenue, Reading, PA – Proof of claim # 1-2 in the amount of 31,937.89 for pre-petition arrears shall be paid through the Chapter 13 Plan. Post-petition payments to be made directly to lender.

II. PNC Bank - 2013 Dodge Caravan. Proof of claim # 7 for pre-petition arrears in the amount of 435.16 shall be paid via the plan and post- petition payments shall be made directly to lender.

c. Dividends to unsecured creditors whose claims are timely filed and duly allowed shall be paid pro-rata

Title to the debtor's property shall vest in the debtor *on confirmation of a plan - upon dismissal of the case after confirmation pursuant to 11 U.S.C. 350*

Dated: May 25, 2017

/s/ Angel Mercado  
.s/ Felicia E. Mercado  
*Debtors*  
/s/ Brenna H. Mendelsohn

Acceptance may be mailed to

637 Walnut Street,  
Reading, PA 19601